

# Let us be partner in your business growth





# About Adiloans

India being developing and fast growing country has seen phenomenal changes in entrepreneurs particularly SME sectors and start ups, these entrepreneurs, due to change in various factors like non availability of sufficient funds, face regular struggles in moving their business forward and they look for external support from banks and financial institutions (NBFCs). Sometimes due to lack of business experience or non availability of collateral, lengthy and cumbersome process, they fail to get funds from bank at a time when they need money to move their business which result into either they drop their business in middle or are forced to borrow from unorganised sector at higher cost which make their business unviable and non profitable.

Higher demand of loans in recent years has compelled Banks and Financial Institutions to think out of the box and make lending process easy and flexible. In recent years technology has played a vital role to enable non banking financial companies (NBFCs) in providing micro, small, medium and large business loans to them as per their expectations.

Adiloans a flagship of Aditsh Fintech Private Limited (part of Aditsh Group) has come up with innovative solution to provide smooth and flexible business loans to its clients, Adiloans is a Fintech company and providing technology based lending solution to its clients with fastest process, credit lines which avoid extra burden of interest due to non utilisation of loan, most competitive rates.

Adiloans is also engaged in promoting the group lending which help new entrepreneur to borrow from us while joining hands with existing and experienced entrepreneurs. We also believe in women empowerment and have come up best in class credit lines to women entrepreneurs.

# What We Offer

#### Personal Loan

Now no need of worrying about your abnormal expenses like planning your picnic, or medical expenses or marriage, we have designed special product for you. Even employees first time borrower and with lesser salary of Rs. 15,000/- pm (net) can borrow from us.

We provide loans in credit line form, so employees can park their salary for temporary period in their account which not only help them to reduce interest burden but also help you pay loan in shorter period.



#### **Business Loan**

With our latest technology and innovative credit policies and latest tools which defines the borrowers strength, business loans have been really become fast and easy to all entrepreneurs.

Adiloans being true friend and partner in your growth believes in long term and sustainable relationship and hence brought best in class business loan product for you.



### **Buddy Loan**

Buddy Loan is a customised and unique product, specially designed for young and first time entrepreneurs who along with experienced entrepreneurs can take loan from us and not only expand his business but also fulfil his dreams.

Under this product, borrower can get higher loan due to joint eligibility and joint co borrowership. The loan is given in the form of overdraft facility which help borrowers to park their extra money into loan account and also reduce their interest cost.



#### Saheli Loan

Saheli Loan is product which company believes is a step toward women empowerment. In today's time where we believe that women are equal to men in every sphere of life, they are deprived from financial freedom and we as a company have customised a unique product for them as Saheli loan.

This product specially designed for young and first time women entrepreneurs who along with experienced entrepreneurs can fulfil their dreams by taking loan from us and expand their business.



## Invoice Funding

In today's time of tough competition, entrepreneur's success depends only on smart management of their cash flow and credit lines against their receivables plays very critical roles, therefore if entrepreneur get with our latest technology and innovative credit policies and latest tools which defines the borrowers strength, loan against receivables have been really become fast and easy to all entrepreneurs.







## **Essential Features**

- Loan to 1st time Borrowers.
- Loan in the form of Over Draft, pay as you use.
- Loan to employees with the salary of ₹15000 and above (net).
- · Group Lending enhance eligibility.
- Paperless lending platform.
- Fast & transparent disbursal process.

## Required Documents

- KYC documents of the applicant and the organization.
- ITR Financial documents for the last 2 years.
- Bank statement for the last 12 months.
- Loan or Overdraft sanction letter (if any).

# How to apply for Loan

- Apply online by visiting www.adiloans.com.
- Download our App on your smart phone and apply through App.
- Request for a call back, our executive will assist you at your doorstep.

## How we service

- The loan amount and tenure is based on your requirement and cash flow.
- Online sanction within minutes when you provide the information.
- Quick disbursal of funds within 24 working hours after completion of documents.



## ADITSH FINTECH PRIVATE LIMITED

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